Historic Interest Rates for our Credit Union Savings accounts since January 2015

Correct as of 13 October 2026

Ethical 100-Day Notice Credit Union Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.65% 0.80%
(Product withdrawn from sale on 22/07/2020)		
01/10/2020	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.40% 055%
(Product reintroduced 03/12/2020)		
(Product withdrawn from sale on 03/02/2021)		
(Product reintroduced on 14/01/2022)		
18/02/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.60% 0.75%
19/05/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.71% 0.86%
08/07/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.81% 0.96%
16/08/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.26% 1.41%
28/09/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.71% / 1.72% 1.86% / 1.87%
27/01/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.12% / 2.14% 2.27% / 2.29%
16/06/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.26% / 2.28% 2.41% / 2.43%
17/07/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.56% / 2.58% 2.71% / 2.74%
14/08/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.66% / 2.69% 2.81% / 2.84%
14/09/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.06% / 3.10% 3.21% / 3.25%

Ethical 100-Day Notice Credit Union Account (continued)

Date From	Balance	Interest rate (Gross/AER)
05/10/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.14% / 3.18% 3.29% / 3.33%
29/11/2024	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.04% / 3.07% 3.19% / 3.23%
17/04/2025	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.94% / 2.97% 3.09% / 3.13%
11/02/2026	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.89% / 2.92% 3.04% / 3.07%

Ethical 6-Month Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
19/05/2022	£25,000+	0.91%
08/07/2022	£25,000+	1.14%
(Product withdrawn from sale on 15/07/2022)		

Ethical 9-Month Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£25,000-£500,000	3.91%

Ethical 1-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£2,500 - £24,999 £25,000+	0.70% 1.10%
20/07/2018	£25,000+	1.10%
16/04/2019	£25,000+	1.30%
(Product withdrawn from sale on 13/03/2020)		
01/05/2020	£25,000+	0.90%*
16/07/2020	£25,000+	0.75%*
01/08/2020	£25,000+	0.61%*
01/09/2020	£25,000+	0.50%*
01/10/2020	£25,000+	0.45%*
01/11/2020	£25,000+	0.40%*
(Product reintroduced 01/12/2020)		
01/12/2020	£25,000+	0.38%

Ethical 1-Year Credit Union Fixed Rate Account (continued)

Date From	Balance	Interest rate (Gross/AER)
11/12/2020	£25,000+	0.55%
11/02/2021	£25,000+	0.50%
15/03/2021	£25,000+	0.45%
10/01/2022	£25,000+	0.60%
11/02/2022	£25,000+	1.05%
21/04/2022	£25,000+	1.20%
19/05/2022	£25,000+	1.26%
08/07/2022	£25,000+	1.41%
10/08/2022	£25,000+	2.01%
28/09/2022	£25,000+	2.51%
02/12/2022	£25,000+	3.01%
27/01/2023	£25,000+	3.31%
12/06/2023	£25,000+	3.51%
17/07/2023	£25,000+	3.76%
14/08/2023	£25,000+	3.96%
08/09/2023	£25,000+	4.71%
14/09/2023	£25,000+	4.96%
05/10/2023	£25,000+	5.06%
17/10/2023	£25,000+	4.81%
06/02/2024	£25,000+	4.51%
17/09/2024	£25,000+	4.46%
19/11/2024	£25,000+	4.26%
25/03/2025	£25,000+	4.16%
06/05/2025	£25,000+	4.01%
10/06/2025	£25,000+	3.88%
15/07/2025	£25,000+	3.71%
19/08/2025	£25,000+	3.61%
27/01/2026	£25,000+	3.56%
21/07/2026	£25,000+	3.71%
15/09/2026	£25,000+	3.86%
13/10/2026	£25,000+	3.91%
*available for reinvestments only		

Ethical 2-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£25,000-£500,000	3.96%

Ethical 30-Month Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£10,000-£500,000	4.01%

Ethical 3-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£2,500 - £24,999 £25,000+	0.90% 1.20%
(Product withdrawn from sale on 20/07/2018)		
(Product reintroduced 11/06/2019)		
11/06/2019	£25,000 - £500,000	2.02%
(Product withdrawn from sale on 05/09/2019)		
(Product reintroduced 03/12/2020)		
03/12/2020	£25,000 - £500,000	0.70%
(Product withdrawn from sale on 19/02/2021)		
(Product reintroduced 19/11/2021)		
19/11/2021	£25,000 - £500,000	0.70%
(Product withdrawn from sale on 11/02/2022)		
(Product reintroduced 09/09/2022)		
09/09/2022	£25,000-£500,000	3.15%
28/09/2022	£25,000-£500,000	3.50%
27/01/2023	£25,000-£500,000	3.80%
17/07/2023	£25,000-£500,000	4.16%
14/09/2023	£25,000-£500,000	4.31%
06/02/2024	£25,000-£500,000	4.26%
22/02/2024	£25,000-£500,000	4.06%
17/09/2024	£25,000-£500,000	4.01%
19/11/2024	£25,000-£500,000	3.96%
(Product withdrawn from sale on 06/12/2024)		
06/12/2024	£25,000-£500,000	3.96%*
(Product reintroduced 25/03/2025)		

Ethical 3-Year Credit Union Fixed Rate Account (continued)

Date From	Balance	Interest rate (Gross/AER)
25/03/2025	£25,000-£500,000	3.36%
21/10/2025	£25,000-£500,000	3.61%
21/07/2026	£25,000-£500,000	3.71%
15/09/2026	£25,000-£500,000	3.96%
13/10/2026	£25,000-£500,000	4.06%
*available for reinvestments only		

Ethical 5-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£10,000-£500,000	4.06%

Charity Bank pays all savings interest gross – this means that there will be no tax deducted.

AER. This stands for Annual Equivalent Rate and illustrates the annual rate of return assuming interest is paid and compounded once each year. We quote the AER on all of our accounts so that you can compare our savings accounts with those of other banks.

GROSS. The interest rate without tax deducted.